Case 18-18016-amc Doc 97 Filed 07/02/23 Entered 07/03/23 00:31:28 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 18-18016-amc
Tyshaan C Williams Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Jun 30, 2023 Form ID: 3180W Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2023:

Recip ID	Recipient Name and Address
db	#+ Tyshaan C Williams, 1653 Bridle Path Drive, Lansdale, PA 19446-4736
14241353	Hamburg, Rubin, Mullin, Maxwell & Lupin, 375 Morris Road, P.O. Box, P.O. Box 1479, Lansdale, PA 19446-0773
14241357	+ Joseph J. Ochotny, Jr., CPA, P.O. Box 927, Lansdale, PA 19446-0659

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: megan.harper@phila.gov	Date/Time	Recipient Name and Address
smg		Jul 01 2023 00:29:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14252003	+ EDI: COMCASTCBLCENT	Jul 01 2023 04:27:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
14268297	+ Email/Text: RASEBN@raslg.com	Jul 01 2023 00:29:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14241342	+ Email/Text: ebnnotifications@creditacceptance.com	Jul 01 2023 00:29:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
14271158	Email/Text: Bankruptcy@Freedommortgage.com	Jul 01 2023 00:29:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14241355	+ EDI: IRS.COM	Jul 01 2023 04:33:00	Internal Revenue, PO Box 7346, Philadelphia, PA 19101-7346
14252285	Email/PDF: resurgentbknotifications@resurgent.com	Jul 01 2023 00:39:04	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14261569	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 01 2023 00:29:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14269523	EDI: PRA.COM	Jul 01 2023 04:33:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14249265	+ EDI: PENNDEPTREV	Jul 01 2023 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14249265	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 01 2023 00:29:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14251180	+ EDI: JEFFERSONCAP.COM	Jul 01 2023 04:33:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

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District/off: 0313-2 User: admin Page 2 of 2
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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

smg * Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2023 at the address(es) listed below:

Name Email Address

BRIAN CRAIG NICHOLAS

 $on \ behalf of \ Creditor \ FREEDOM \ MORTGAGE \ CORPORATION \ bnicholas@kmllawgroup.com \ bkgroup@kmllawgroup.com \ bkgroup@kmllawgroup.com \ bkgroup@kmllawgroup.com \ bkgroup@kmllawgroup.com \ bkgroup@kmllawgroup.com \ bkgroup@kmllawgroup.com \ bkgroup.com \ bkgro$

CAROL B. MCCULLOUGH

on behalf of Creditor Kimberly Williams mccullougheisenberg@gmail.com cbmccullough64@gmail.com;mccullough.carolb124134@notify.bestcase.com

DAVID M. OFFEN

on behalf of Debtor Tyshaan C Williams dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

POLLY A. LANGDON

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 7

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Information to identify the case:				
Debtor 1	Tyshaan C Williams	Social Security number or ITIN xxx-xx-0153		
	First Name Middle Name Last Name	EIN		
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN		
United States Bankruptcy Court Eastern District of Pennsylvania				
Case number: 18–18016–amc				

Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tyshaan C Williams

6/29/23

By the court: Ashely M. Chan

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.